

IN RE:  
LORA J. KALWARSKI

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:18-24450

Chapter 13

Document No.: 103

ORDER OF COURT

AND NOW, this 17th day of July, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
7/17/23 9:24 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE  
dmk

In re:  
Lora J. Kalwarski  
Debtor

Case No. 18-24450-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Jul 17, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Lora J. Kalwarski, 1286 Varner Road, Pittsburgh, PA 15227-1419
cr	+ U.S. BANK NATIONAL ASSOCIATION ET SEQ., C/O POWERS, KIRN & ASSOCIATES, LLC, 8 NESHAMINY INTERPLEX DRIVE SUITE 215, TREVOSE, PA 19053-6980
cr	+ Wells Fargo Home Equity Trust, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
cr	+ Wells Fargo Home Equity Trust Mortgage PassThrough, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
14948718	+ Fed Loan Service, PO Box 69184, Harrisburg, PA 17106-9184
14948720	+ Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
14948721	+ Thomas Kalwarski, 1286 Varner Road, Pittsburgh, PA 15227-1419
15030909	+ U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/Text: ebnjts@grblaw.com	Jul 18 2023 00:40:00	Borough of Whitehall and the Baldwin-Whitehall Sch, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2023 00:51:34	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bkelectronicnoticemail@computershare.com	Jul 18 2023 00:40:00	Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14973443	+ Email/Text: ebnjts@grblaw.com	Jul 18 2023 00:40:00	Borough of Whitehall, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14973442	+ Email/Text: ebnjts@grblaw.com	Jul 18 2023 00:40:00	Borough of Whitehall & Baldwin-Whitehall SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14948717	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 18 2023 01:02:10	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14979801	+ Email/Text: kburkley@bernsteinlaw.com	Jul 18 2023 00:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14948719	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 18 2023 00:40:00	Fortiva, P.O.Box 10555, Atlanta, GA 30310-0555
14965054	Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2023 01:02:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15398134	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2023 00:51:31	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14982985	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2023 00:49:10	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: auto

Page 2 of 3

Date Recd: Jul 17, 2023

Form ID: pdf900

Total Noticed: 27

14949359	+ Email/PDF: rmscidi@recoverycorp.com	Jul 18 2023 01:02:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15229056	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 18 2023 00:40:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14976949	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 18 2023 00:40:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15559891	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 18 2023 00:40:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
14975647	Email/Text: BNCnotices@dcmservices.com	Jul 18 2023 00:40:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14977364	Email/PDF: ebn_ais@aisinfo.com	Jul 18 2023 01:02:18	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14968682	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 18 2023 01:02:00	Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-1663
14948722	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 18 2023 01:01:58	Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, Et Al...
cr		U.S. Bank National Association, as Trustee, succes
cr		Wells Fargo Home Equity Trust Mortgage Pass-Throug
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14973468	*+	Borough of Whitehall, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2023 at the address(es) listed below:

Name	Email Address
------	---------------

Brian Nicholas	on behalf of Creditor Wells Fargo Home Equity Trust Mortgage Pass-Through Certificates Series 2004-i, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, N.A. as Trustee, successor by mer bnicholas@kmllawgroup.com
----------------	--

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jul 17, 2023

Form ID: pdf900

Total Noticed: 27

Harry B. Reese

on behalf of Creditor U.S. Bank National Association Et Al... bankruptcy@powerskirk.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Whitehall and the Baldwin-Whitehall School District jhunt@grblaw.com

Jill Manuel-Coughlin

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ET SEQ. bankruptcy@powerskirk.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com  
jblue@bersteinlaw.com;kebeck@ecf.courtdrive.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

Shawn N. Wright

on behalf of Debtor Lora J. Kalwarski shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 8